

Exhibit “E”

Nearly 1.5 million individuals and businesses file for bankruptcy every year. The loss of a job, an unexpected medical expense, and expenditures that necessitated taking on business or credit card debt are some of the circumstances that compel individuals and businesses to seek debt relief and protection from their creditors.

All too often overwhelmed debtors simply stop paying their bills and answering their phones – but the debt collectors keep calling, wage garnishments still shrink your paycheck, credit card interest keeps piling up, and your credit rating just rolls downhill.

Federal law offers debt relief to individuals and businesses through Chapter 7 of the United States Bankruptcy Code. Starting and successfully completing a Chapter 7 bankruptcy proceeding stops the debt collectors' calls, stops the wage garnishments, and stops the interest charges from accruing. And, most importantly, a successful Chapter 7 bankruptcy process enables you to cancel many of your debts while also allowing you to keep certain property.

Undertaking a Chapter 7 bankruptcy proceeding is best done with the guidance of experienced bankruptcy attorneys. The process requires a deep understanding of the statute, of the case law, and of the administrative rules that, if not undertaken properly, could jeopardize your case and your financial future.

Levin-Epstein & Associates, P.C.'s attorneys have years of experience protecting our clients' interests by skillfully guiding them through the Chapter 7 process, reducing the risk that they will be entangled by creditors or other interested parties in protracted and expensive litigation. Should creditors prove to be determined to litigate, our attorneys are prepared to respond with comprehensive litigation arguments to vigorously protect our client's assets.

If you have been looking for a solution to the problem of burden some debt, let Levin-Epstein & Associates, P.C.'s attorneys help you. We will analyze your situation; develop an appropriate strategy; and help you, your family and your business to move forward.